

2007 | 2008



# [FUND YOUR FUTURE]

GRANTS, SCHOLARSHIPS, LOANS AND  
OTHER FINANCIAL AID FOR COLLEGE





# Looking ahead

## to college but need

# HELP

## with the costs?

Good news! There are lots of ways to pay for college or job training.

You should first look into grants, scholarships and other *free* money you don't have to repay. Also explore work-study opportunities, fee waivers, the AmeriCorps program, military and veteran benefits, and other options. In addition, ask if your college offers a plan that will let you spread your payments over the school year. If you need to borrow, consider a federal student loan.

Your school can give you a jump-start with your search. Then browse the Web—you'll find a list of helpful sites on the back cover.

Applying for financial aid is *free*—simply complete the Free Application for Federal Student Aid, known as the FAFSA. You can apply every year, from your senior year of high school through your senior year of college—and even beyond, if you're headed to graduate school. Most financial aid funds are limited so be sure to apply early and meet all deadlines.

### [ t i p ]

You should apply for financial aid even before you find out if you've been accepted to college. Otherwise, you may miss out on grants, scholarships and other free money for education.

# A Look at the Basics

While most colleges expect you (and your family) to contribute toward your education, financial aid can help close the gap between your resources and your college costs.

Most financial aid is awarded based on your financial need, which is also known as your financial aid eligibility. This is the difference between your college costs and your expected family contribution, the amount the government calculates you could reasonably contribute toward your education for the school year based on the information you provide on your FAFSA.

$$\begin{aligned} &\text{Your college costs} \\ - &\text{Your expected family contribution} \\ \hline = &\text{Your financial need} \end{aligned}$$

Financial aid is available from the federal government, states, colleges and private sources. There are four major types:

**Grants**, usually based on financial need, are money you don't have to pay back.

**Scholarships** are also free money for college, usually based on your area of study or merit, such as good grades, special talents, heritage or community service.

**Work-study programs** let you earn money for college in a job on or off campus.

**Loans** are money you borrow that must be repaid with interest.

## Start With the FAFSA

You apply for most financial aid by completing the Free Application for Federal Student Aid. The FAFSA asks for information about you, your family, your finances and your college plans. The fastest and easiest way to complete it is by using FAFSA on the Web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), but there's also a paper FAFSA that you can get from your school or by calling toll free 800.4FED.AID. Both versions are available in English and Spanish.

Be sure to submit the FAFSA as soon as possible starting January 1. You'll need to submit the FAFSA each year to continue receiving financial aid.

Many colleges use the FAFSA as well as additional applications, such as the College Board's CSS/Financial Aid Profile, to award their private dollars. Be sure to ask the financial aid office of each college you're considering what forms are required to apply for its private student aid money and the deadlines.

To apply for a Cal Grant, you must submit your verified Cal Grant grade point average as well as the FAFSA. Some other California state aid programs also require their own applications in addition to the FAFSA.

## Free HELP

Any help you need to complete the FAFSA is available for free—you should never have to pay for assistance. You'll need to collect all your financial records and other personal information first, which may take some time. But once you have everything in front of you, filling out the FAFSA is not as difficult as it may first appear, and there are lots of resources to turn to for free help.

### On the Web

You'll find built-in instructions for each question at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). For live, online help during business hours, click the Live Help button located within the pages of FAFSA on the Web. Go to [www.studentaid.ed.gov/completefafsa](http://www.studentaid.ed.gov/completefafsa) for help completing the paper FAFSA.

### Phone

Call the Federal Student Aid Information Center toll free at 800.4FED.AID (800.433.3243), 319.337.5665 if you don't have access to toll-free numbers, or TTY 800.730.8913 if you're hearing impaired.

### In-Person

Ask your school for help, and plan to attend a free California Cash for College workshop in January or February. You can also enter a drawing for a \$1,000 scholarship. Many workshops have staff who speak Spanish or other languages. For dates and locations, go to [www.californiacashforcollege.org](http://www.californiacashforcollege.org).



## Your College Costs

Each college has its own cost of attendance or student budget, which includes tuition, fees, books, supplies, room and board, transportation and personal expenses for the school year. It may also include money for a computer.

Your cost of attendance will vary depending on where you live (with your parents, on or off campus) and the college you attend. If you have a disability, let your college know about any expenses that aren't already covered by insurance or other sources.

## Your Expected Family Contribution

Within two to three weeks of mailing your FAFSA, or as soon as 72 hours if you submit your FAFSA online, you'll receive your Student Aid Report, known as the SAR.

The SAR contains a summary of your FAFSA information and lists your expected family contribution, or EFC—the amount of money the government believes you and your family could reasonably contribute toward your education for the year. Your EFC determines the types and amounts of federal and state aid you receive.

Whether you go to an expensive college or one with lower costs, your EFC will stay the same. However, you may be eligible for different types and amounts of aid at different colleges. That's because colleges have different costs of attendance and limited financial aid funds. Also, some colleges have their own private money to award.

Each college you list on your FAFSA will receive your SAR information. In addition, the California Student Aid Commission will receive a copy to determine your eligibility for a Cal Grant and other California state aid.

To award their private aid dollars, often colleges calculate a second EFC using additional information about your finances.

## Your Financial Aid Offer

After determining your eligibility for financial aid, each college you've been accepted to will put together a financial aid offer. Your offer will list your college costs for the year, the amount you'll have to contribute and the amount that will be covered by financial aid. Your financial aid offers will vary by college, so be sure to compare them carefully.

## Dependent **OR** Independent?

Whether you're a dependent or an independent student is key to the types and amounts of financial aid you're eligible to receive. Your dependency status is based on your answers to certain questions on the FAFSA—not whether your parents list you as a dependent on their tax return or if you live on your own.

If you're a dependent student, your parents' ability to contribute to your college costs is taken into account; if you're an independent student, you'll be evaluated on your own. If you're married, your spouse's income and assets will be considered along with yours. For some private scholarships, you may need to provide information on your parents' finances, even if you're an independent student.

For the 2007-08 school year, you're considered to be an independent student if at least one of these applies to you:

- You were born before January 1, 1984.
- You're married as of the date you complete the FAFSA.
- Both your parents are deceased, or you're a ward or dependent of the court, or were one until age 18.
- You'll be working on a master's or doctorate degree or a graduate certificate in the fall of 2007.
- You have children who receive more than half of their support from you.
- You have dependents other than a spouse or children who live with you and receive more than half their support from you now through June 30, 2008.
- You're a veteran of the U.S. Armed Forces (or will be a veteran as of June 1, 2008) or you attended a service academy and were released under a condition other than dishonorable.
- You're currently serving on active duty (other than training) in the U.S. Armed Forces.

### [ t i p ]

Financial aid covers more than tuition, fees and books. Pell Grants, some Cal Grants, federal Stafford loans and other student aid can also help you pay for rent, food, reasonable transportation costs and other living expenses. What's more, you don't have to go to school full time to get financial aid.



# 10 Important Things

TO KNOW ABOUT FEDERAL AND STATE AID

To qualify for most federal and state student aid, including Cal Grants, you must:

1. Submit the FAFSA
2. Submit any other applications or information that may be required, such as your verified Cal Grant GPA
3. Demonstrate financial need
4. Have a high school diploma or its equivalent, complete a high school education in a home-school setting approved by your state or pass an "ability to benefit" exam (for federal aid eligibility)
5. Be a U.S. citizen or an eligible noncitizen (see the FAFSA)
6. Be a California resident (for most state aid)
7. Enroll in an eligible degree or certificate program (correspondence courses must be part of a degree program)
8. Have a Social Security number (unless you're from the Marshall Islands, the Federated States of Micronesia or Palau)
9. Register with the U.S. Selective Service (most males)
10. Not be in default on a federal loan, owe a refund on a federal grant, or have been convicted of financial aid fraud or of a drug-related crime that occurred while you were receiving federal aid

## [ tip ]

You'll find costs for California's colleges at [www.californiacolleges.edu](http://www.californiacolleges.edu). Costs for more than 7,000 colleges nationwide can be found on the federal government's Web site at [www.nces.ed.gov/ipeds/cool](http://www.nces.ed.gov/ipeds/cool). For each college, you'll also find the percentage of students who received financial aid and their average award.

# [Free Money for College]

## Federal Pell Grant

Pell Grants are awarded to every student who qualifies and may be used to pay for costs at any qualifying college in the country, including a California Community College. Pell Grant awards recently ranged from \$400 to \$4,050 a year. The amount of your award will depend on your financial need, your college costs and whether you attend full time, half time or less than half time. To learn more, go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

## Cal Grants

Cal Grants may be used to attend any qualifying college in California. Your eligibility for a Cal Grant will depend on your FAFSA responses, your verified GPA and the first three California schools you list on your FAFSA. To qualify, you must meet the requirements listed on the opposite page, and meet the minimum GPA and financial requirements. To learn more, go to [www.calgrants.org](http://www.calgrants.org).

## THE CAL GRANT *Guarantee*

If you're a high school senior, meet the basic, financial and minimum GPA requirements, and apply by March 2, you're guaranteed a Cal Grant award. You have three chances to apply:

- As a high school senior
- Within one year after graduating from high school or receiving your GED
- As a California Community College transfer student, if you meet the requirements



# Cal Grants at a Glance

**Cal Grant A** helps pay for tuition and fees at California's four-year colleges and selected private career colleges (up to \$6,141 at a University of California campus, up to \$2,520 at a California State University campus and up to \$9,708 at independent colleges for 2006-2007). To qualify, you must have at least a 3.0 GPA.

**Cal Grant B** provides a living allowance of up to \$1,551 for your freshman year, as well as a tuition and fee award when renewed or awarded beyond your first year. The tuition and fee award is in the same amounts as those for a Cal Grant A. You may use your award at any qualifying California public college. To qualify, you must have at least a 2.0 GPA.

**Cal Grant C** provides \$576 for books, tools and equipment for a technical or career education. If you plan to attend a school other than a California Community College, you may also receive up to \$2,592 for tuition (your fees will be waived if you attend a California Community College).

**Cal Grant A and B Transfer Entitlement awards** are for California Community College students who plan to transfer to a four-year college. To qualify, you must meet all the requirements, have at least a 2.4 community college GPA and have graduated from a California high school after June 30, 2000. You also must have been a California resident when you graduated from high school.

## Track Your Application Online

You can now get quick answers to many of your questions about your Cal Grant (or California Chafee Grant) application and award with the click of the mouse. Soon after you submit your FAFSA, you'll have a record that can be reviewed using WebGrants for Students at [www.csac.ca.gov](http://www.csac.ca.gov).

### [ t i p ]

Even if you think your family makes too much money, you should still apply for a Cal Grant and other financial aid. Many things can change between the time you complete your FAFSA and the start of school. Plus, Cal Grant income and asset ceilings are adjusted each year. You'll find income and asset ceilings for the 2007-08 school year at [www.csac.ca.gov](http://www.csac.ca.gov).

## YOUR VERIFIED CAL GRANT

# GPA

To apply for a Cal Grant, you must submit both the FAFSA and your verified Cal Grant GPA. Be sure to ask your school if it will submit your Cal Grant GPA electronically or if you'll need to submit it using the paper Cal Grant GPA Verification Form. If you need to submit your GPA, pick up the form at your school or find it online at [www.csac.ca.gov](http://www.csac.ca.gov) or [www.calgrants.org](http://www.calgrants.org). Whether you fill out the form online or by hand, you must still give it to a school official for verification before mailing it to the California Student Aid Commission—the form cannot be submitted online.

## How do you apply? FOR A CAL GRANT?

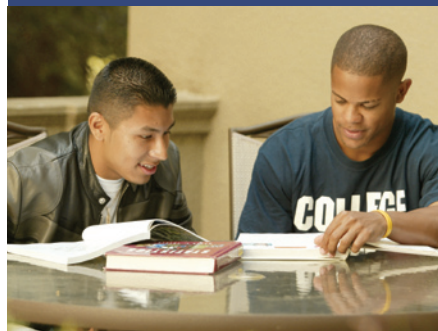
There are two steps:

- 1 You must submit your FAFSA as soon as possible starting January 1 and no later than the postmark deadline of March 2.
- 2 You must also submit your verified Cal Grant GPA (or GED, SAT or ACT score under some circumstances) to the California Student Aid Commission by the March 2 deadline.

If you plan to attend a California Community College in the fall, you have a second deadline of September 2. However, there are only a limited number of Cal Grant awards available for those who apply by September 2, so try to apply by March 2 if you can.

### [ t i p ]

Don't lose out on a Cal Grant—you're responsible for making sure both your FAFSA and your verified Cal Grant GPA are submitted by the deadline.



## Chafee Grant for Foster Youth

If you are or were in foster care, up to \$5,000 a year may be available for job training or college in addition to any other financial aid you receive. Along with the FAFSA, you must submit the California Chafee Grant Application, which is available online at [www.csac.ca.gov](http://www.csac.ca.gov) (select “Commission Programs”) or by calling toll free 888.224.7268. You don’t need to have a Social Security number to apply. To learn more, contact your school, caseworker, Independent Living Program coordinator or One-Stop Center, or go to [www.csac.ca.gov](http://www.csac.ca.gov).

## Federal Supplemental Educational Opportunity Grant

Colleges may award these grants of \$100 to \$4,000 a year to students with exceptional financial need, with priority given to students who are eligible for a Pell Grant. Keep in mind that not all colleges offer these grants and few students receive the top award amounts. To learn more, go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov) (select “Funding,” then “Campus-based Aid” under “Federal Student Aid Programs”).

## New Federal Academic Competitiveness Grant

If you’re eligible for a Pell Grant, are a U.S. citizen, and successfully complete a “rigorous” high school program, you may also qualify for a Federal Academic Competitiveness Grant of up to \$750 for your first year and up to \$1,300 for your second year. Check out [www.studentaid.ed.gov](http://www.studentaid.ed.gov) for more information.

## New National SMART Grant

The National SMART Grant provides up to \$4,000 for your junior and senior years of college if you’re eligible for a Pell Grant, are a U.S. citizen and are majoring in physical, life or computer sciences, math, technology or engineering, or in certain foreign languages. Learn more at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

### [ t i p ]

If you’re an undocumented student, you may qualify for the lower in-state tuition rates at California’s public colleges. Contact your school to learn more.

## University of California Student Aid

More University of California students receive grants through the University Student Aid Program than through any other state or federal program. Recently, more than 54,000 financially eligible students received UC grant support, with an average award of about \$3,900. Nearly 17,500 students received fellowships or scholarships, with an average award of \$4,300. For more information, go to [www.universityofcalifornia.edu](http://www.universityofcalifornia.edu) (select “Students and Parents,” then “Paying for UC–Financial Aid” under “Applying for UC”).

## State University Grant

California State University campuses offer the State University Grant for California residents with financial need. The amount of the award varies, but it generally covers at least a portion of the systemwide State University Fee. For more information, contact your college’s financial aid office, or go to [www.calstate.edu](http://www.calstate.edu) or [www.csumentor.edu](http://www.csumentor.edu).

## Community College Fee Waiver

You’ll pay no enrollment fees at a California Community College if you’re eligible for a Cal Grant or other need-based financial aid, if you or your family receives CalWORKs/TANF, SSI or General Assistance payments, or if your total family income is within the income standards. To learn more about the California Community College Board of Governors’ Enrollment Fee Waiver, go to [www.icanaffordcollege.com](http://www.icanaffordcollege.com).



## Work-Study

Through federal and college work-study or student employment programs at selected colleges, you can earn money from a job on or off campus to help pay for college. To learn more, contact your college’s financial aid office.

## Child Development Grant

These grants of up to \$2,000 a year assist college students who plan to teach or supervise at a licensed children's center. For more information, go to [www.csac.ca.gov](http://www.csac.ca.gov).

## Robert C. Byrd Honors Scholarship

These awards of \$1,500 a year recognize academically outstanding high school seniors who show promise of continued achievement in college. Applications are available at high schools beginning February 1. To learn more, go to [www.csac.ca.gov](http://www.csac.ca.gov).

## Law Enforcement Personnel Dependents Grant

These grants are for dependents and spouses of California peace officers, correctional officers and firefighters who were killed or totally disabled in the line of duty. In addition to the FAFSA, you must submit a separate application form, which is available at [www.csac.ca.gov](http://www.csac.ca.gov).

### [ t i p ]

College is more affordable than you may think. At a California Community College, you'll pay about \$640 a year. What's more, you may qualify for a fee waiver, and you can use your Pell Grant, some Cal Grants and other financial aid to pay for books and living expenses. If you plan to transfer to a four-year college, community colleges have agreements with the University of California and California State University to help you make a smooth transition. Be sure to check in with your college's Transfer Center often—it's important to know the courses you'll need and any special campus or admissions requirements, as well as how to make the most of your financial aid options.



## [ Loans ]

If you need to borrow for college, first look into a federal student loan. Your interest rate will be low and you'll have up to 10 years to repay. Your parents may want to consider a federal PLUS loan to help pay for your college education.

## Federal Stafford Loans

Federal Stafford loans are for students at all types of colleges. After graduating, leaving school or enrolling less than half time, you'll have six months before your first loan payment is due. There are two kinds of Stafford loans—subsidized and unsubsidized.

**Subsidized Stafford** loans are for students with financial need. The federal government pays the interest on subsidized loans while you're in college and during the first six months after leaving school.

**Unsubsidized Stafford** loans are for all eligible students, regardless of income or assets. You're responsible for paying all the interest that accrues, even while you're in college. You can request to postpone your interest payments while you're in school.

The interest rate for all new Stafford loans is fixed at 6.8 percent for the life of the loan. You may also pay an origination fee and a federal default fee.

The amount you can borrow depends on your college costs, your expected family contribution, your year in school, whether you attend full time or half time, the other financial aid you receive and whether you're a dependent or an independent student.

To learn more, go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov) or [www.edfund.org](http://www.edfund.org).

### [ t i p ]

Not all colleges participate in all the federal loan programs, so be sure to check with your college's financial aid office first.



## Federal Perkins Loan

Federal Perkins loans are low-interest loans for students with exceptional financial need. You can borrow up to \$4,000 for each year of undergraduate study, up to \$20,000. You'll pay no interest while in school and have up to nine months after school before you must start repaying your loan at 5 percent interest.

## Federal PLUS Loans

Federal Parent PLUS loans can help your parents or stepparents pay for your college costs. To apply, your parents must complete the PLUS loan application and meet credit eligibility requirements.

If you're a graduate or professional student, you can take out a Federal Graduate PLUS loan. To apply, you must submit the FAFSA, meet credit eligibility requirements and complete a PLUS loan application.

The interest rate for PLUS loans is fixed at 7.9 percent or 8.5 percent, depending on the college. For more information, contact your college's financial aid office.

## Private Loans

If you still fall short after exhausting all your own resources, federal loans and other financial aid, you may want to consider a private loan. Private loans may carry higher interest rates and have fewer benefits than federal loans. At a growing number of schools, private loans have been filling an important need in their financial aid offers. Contact your college's financial aid office for more information.

### [ t i p ]

Some jobs actually give you a paycheck and repay your student loans. If you're planning to become a teacher, learn more about California's Assumption Program of Loans for Education and other programs at [www.csac.ca.gov](http://www.csac.ca.gov). For information on federal loan forgiveness for teachers, child care providers, nurses, community service volunteers, and others, go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov) and click on "Repaying," then "Loan Discharge (Cancellation)."

## DON'T DISQUALIFY YOURSELF!

If you think you'll need financial help, apply for it. For more information, contact your school or go to:

### ■ [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

FAFSA on the Web, the easiest and fastest way to apply for financial aid. You can also use the paper FAFSA, available from your school or library, or by calling 800.433.3243.

### ■ [www.calgrants.org](http://www.calgrants.org)

The Cal Grant Web site, where you'll find information on Cal Grants in one convenient place.

### ■ [www.csac.ca.gov](http://www.csac.ca.gov)

The California Student Aid Commission's Web site, for details on all the California state financial aid programs and how to apply for them. Or call toll free 888.CA.GRANT (888.224.7268).

### ■ [www.californiacashforcollege.org](http://www.californiacashforcollege.org)

For dates and locations of Cash for College workshops in January and February where you can get free help completing the FAFSA and other forms—and a chance to win a \$1,000 scholarship.

### ■ [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

Student Aid on the Web, the federal government's Web site, to find out more about Pell Grants and other federal aid. Or call the free hotline at 800.4FED.AID (800.433.3243).

### ■ [www.edfund.org](http://www.edfund.org)

EdFUND, for information on federal student loans, paying for college, and advice and strategies for borrowing. Or call toll free 877.2EDFUND (877.233.3863).

### ■ [www.edwise.org](http://www.edwise.org)

EdWise®, EdFUND's online financial planning tool, to calculate how much you can afford to borrow and repay, create a spending plan and more.



# TO-DO CHECKLIST

## FALL

- ☐ Talk to your school about your college plans and financial aid. Ask about scholarships offered by local community service organizations and businesses.
- ☐ Browse the Web for college planning tips. Start with [www.mapping-your-future.org](http://www.mapping-your-future.org), [www.collegeispossible.org](http://www.collegeispossible.org) and [www.going2college.org](http://www.going2college.org).
- ☐ Check out grants and scholarships on the Web and in your library's directories.
- ☐ Research military and veteran education benefits and cooperative education programs. Look into AmeriCorps to learn how you can earn money for college in return for community service.
- ☐ Apply for a Social Security number, if you don't already have one, by going to [www.ssa.gov](http://www.ssa.gov) or calling 800.772.1213 (TTY 800.325.0778). You must have a Social Security number to apply for most financial aid.
- ☐ Check out colleges on the Web, starting with the sites listed on the back cover.
- ☐ Keep a calendar of important deadlines for both college admissions and financial aid.
- ☐ Apply for a federal personal identification number, or PIN, at [www.pin.ed.gov](http://www.pin.ed.gov) so you can e-sign FAFSA on the Web for faster processing. If you're a dependent student, one of your parents should also apply for a PIN.
- ☐ If you're a male 18 to 25 years of age, you must register with the Selective Service to be eligible for federal and state student aid. You can register at your school or post office, when you complete your FAFSA or online at [www.sss.gov](http://www.sss.gov).
- ☐ Attend your school's college fairs and financial aid workshops.
- ☐ Complete the FAFSA on the Web Worksheet at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) ahead of time, so you'll have all your information in front of you when FAFSA on the Web is available starting January 1.

- ☐ Ask if your school will submit your verified Cal Grant GPA electronically or if you'll need to submit it using the paper Cal Grant GPA Verification Form. You'll find the form at [www.csac.ca.gov](http://www.csac.ca.gov) or [www.calgrants.org](http://www.calgrants.org).

## WINTER

- ☐ Submit your FAFSA and your verified Cal Grant GPA as soon as possible starting January 1. Rather than miss a deadline, use estimates if your parents (or you) haven't completed your federal tax return. You can make corrections later.
- ☐ Attend a California Cash for College workshop in January or February for free help completing the FAFSA and other forms—and a chance to enter a drawing for a \$1,000 scholarship. Go to [www.californiacashforcollege.org](http://www.californiacashforcollege.org) to learn more.
- ☐ Be sure to meet all deadlines. Some may be earlier than the March 2 deadline for Cal Grants.
- ☐ Keep a copy of everything you submit.
- ☐ Review your Student Aid Report, which you'll receive after submitting your FAFSA.

## SPRING

- ☐ Watch your mailbox or e-mail for college acceptance letters and financial aid offers.
- ☐ Evaluate all financial aid offers carefully.
- ☐ Consider grants, scholarships, work-study and other aid you don't have to repay before accepting a student loan. Accepting a loan means accepting the responsibility of repaying it.
- ☐ Borrow smart. Estimate how much you need and can afford to repay, and prepare a spending plan by going to EdWise, the financial planning tool located at [www.edwise.org](http://www.edwise.org).



# WEB SITES THAT CLICK

## California State Aid

- Cal Grants  
[www.calgrants.org](http://www.calgrants.org)
- California Student Aid Commission  
[www.csac.ca.gov](http://www.csac.ca.gov)

## Colleges

- Association of Independent California Colleges and Universities  
[www.aiccumentor.org](http://www.aiccumentor.org)
- California Colleges  
[www.californiacolleges.edu](http://www.californiacolleges.edu)
- California Community Colleges  
[www.icanaffordcollege.com](http://www.icanaffordcollege.com)
- California State University  
[www.csumentor.edu](http://www.csumentor.edu)  
[www.calstate.edu](http://www.calstate.edu)
- Career Colleges  
[www.bppve.ca.gov](http://www.bppve.ca.gov)  
[www.accjc.org](http://www.accjc.org)  
[www.cappsonline.org](http://www.cappsonline.org)
- University of California  
[www.universityofcalifornia.edu](http://www.universityofcalifornia.edu)

## Planning and Paying for College

- California Cash for College Workshops  
[www.californiacashforcollege.org](http://www.californiacashforcollege.org)
- Citizenship  
[www.uscis.gov](http://www.uscis.gov)
- College Board  
[www.collegeboard.com](http://www.collegeboard.com)
- EdFUND  
[www.edfund.org](http://www.edfund.org)
- Federal Financial Aid  
[www.studentaid.ed.gov](http://www.studentaid.ed.gov)
- Financial Aid and College Links  
[www.going2college.org](http://www.going2college.org)
- Mapping Your Future  
[www.mapping-your-future.org](http://www.mapping-your-future.org)
- Yes I Can  
[www.yesican.gov](http://www.yesican.gov)  
[www.yosipuedo.gov](http://www.yosipuedo.gov)

## Other Options

- Athletic Scholarships  
[www.ncaa.org](http://www.ncaa.org)

- AmeriCorps  
[www.americorps.org](http://www.americorps.org)
- Foster Youth  
[www.csac.ca.gov](http://www.csac.ca.gov)  
[www.fosteryouthhelp.ca.gov](http://www.fosteryouthhelp.ca.gov)  
[www.calyouthconn.org](http://www.calyouthconn.org)
- Military Scholarships  
[www.todayismilitary.com](http://www.todayismilitary.com)
- Peace Corps  
[www.peacecorps.gov](http://www.peacecorps.gov)
- Students with Disabilities  
[www.heath.gwu.edu](http://www.heath.gwu.edu)
- Tax Benefits for Higher Education  
[www.irs.gov/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf)
- Veteran Education Benefits  
[www.gibill.va.gov](http://www.gibill.va.gov)

## Personal Finance

- EdWise  
[www.edwise.org](http://www.edwise.org)
- Employment Trends  
[www.bls.gov/emp](http://www.bls.gov/emp)  
[www.labormarketinfo.edd.ca.gov](http://www.labormarketinfo.edd.ca.gov)
- Identity Theft  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)
- Student Debt Help  
[www.studentdebthelp.org](http://www.studentdebthelp.org)

## Private Scholarships

- Free Scholarship Directories  
[www.fastweb.com](http://www.fastweb.com)  
[www.petersons.com/finaid](http://www.petersons.com/finaid)  
[www.srnexpress.com](http://www.srnexpress.com)  
[www.collegeboard.com/pay](http://www.collegeboard.com/pay)
- Gates Millennium Scholarships  
[www.gmsp.org](http://www.gmsp.org)
- Hispanic Scholarships  
[www.hispanicfund.org](http://www.hispanicfund.org)  
[www.hsf.net](http://www.hsf.net)  
[www.maldef.org](http://www.maldef.org)  
[www.scholarshipsforhispanics.org](http://www.scholarshipsforhispanics.org)
- Native American Grants  
[www.oiep.bia.edu](http://www.oiep.bia.edu)  
[www.collegefund.org](http://www.collegefund.org)  
[www.aises.org/highered/scholarships](http://www.aises.org/highered/scholarships)  
[www.aihec.org](http://www.aihec.org)
- Scholarship Fraud  
[www.ftc.gov/scholarshipcams](http://www.ftc.gov/scholarshipcams)

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